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ABSTRACT

This guide to student financial aid for women explains different types of federal grant and loan programs, describes specific independent scholarships, and directs students on how to apply for such aid. An introduction points out that Americans tend to overestimate the price of college and also notes the average salary benefits of attending college for women. The next section offers suggestions for sources of information about educational opportunities and financial aid. Next, some of the alternative ways for part-time students to get a degree are summarized, such as weekend colleges and external degree programs. The process of getting credit through testing is then explained. Specific sources of financial aid are briefly explained, including institutional aid, the various federal financial aid programs, and tax credit programs. The final section describes 25 independent scholarship programs. World Wide Web addresses for further information are provided throughout the booklet. (Contains 26 references.) (DB)

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ED 430 441

Program on the Status and Education of Women

Financial Aid
A Resource For Women

6th Edition

JULIE KUHN EHRHART
AND
AMANDA LEPOF

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This paper was originally written in 1989, by Julie Kuhn Ehrhart, Program Associate for the Program on the Status & Education of Women, with the research assistance of Shelagh Meehan, a PSEW Intern from Princeton University. It was revised and updated by Amanda Lepof, a PSEW Intern from Vanderbilt University, under the supervision of Caryn McTighe Musil, Vice President, Office of Education and Diversity Initiatives and Director of PSEW.

Although the paper was written primarily for women, most of the information will also be helpful to men entering or reentering college and looking for financial assistance.

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FINANCIAL AID: A RESOURCE FOR WOMEN

Recent news about women and education is heartening. Today, 55 percent of those people enrolled at colleges and universities are female. The percentage of women who have completed four or more years of college has doubled in the past two decades, and news for the future is even more promising. According to the Census Bureau, for the first time in history, young women are completing high school and graduating from college at higher rates than their male counterparts. Among students of color overall, college enrollment continues to increase each year. Among that group, women of color are making greater gains than their male peers in terms of undergraduate degrees conferred. Moreover, the majority of students in higher education today are first generation college students. Women's greater access to financial support for their education is clearly a significant factor in these very encouraging national trends.

Financial Aid: A Resource for Women is designed to persuade women that finances need not deter them from attending college. There are vast national resources through the federal government, state governments, and private sources that can be tapped to help women attend the institution of their choice. This booklet explains different types of federal grant and loan programs, describes specific independent scholarships, and directs students on how to apply for such aid. Also suggested are web sites and publications that offer even more detailed information about securing financial aid. While it does not presume to be a comprehensive list of all available scholarships and grants, this monograph does offer a map of how to find the majority of those potential financial supports for education. It guides the reader on how and where to begin, the variety of ways to obtain a degree, how to find information about different colleges, and how to pay for education.

Most Americans overestimate the price of college—One year at a public two-year institution, for instance, costs on average $1,239; while one year at a public four-year institution costs on average $2,848.

According to a study by the American Council on Education, most Americans overestimate the price of college. This is especially the case with inflated estimates for two and four-year public institutions. Public opinion estimates that the price tag is three times as much as the actual tuition expense. One year at a public two-year institution, for instance, costs on average $1,239; while one year at a public four-year institution costs on average $2,848. Even though the majority of Americans are educated at public institutions, most people have heard through the media about the steep tuition costs at elite private institutions and think those prices reflect the norm. They do not. Average tuition costs are less than $3,000 a year, and the average financial aid award for both public and private institutions is $4,926 a year.

For women thinking about continuing their education, there is a wide variety of colleges, universities, technical schools, and education programs from which to choose. This booklet attempts to illustrate some of those options. Even if a woman must take out a loan to pay for her education, evidence indicates that her investment in education will pay off. Advanced education directly correlates with higher salaries. A

Educational Level	Average Annual Salary
Women who did not finish high school	$14,965
Women who were high school graduates	$20,807
Women with an associate's degree	$26,194
Women with a bachelor's degree	$33,725

1995 report from the Census Bureau shows the dramatic difference in annual earnings attributed to education: women who graduate from college make nearly two and a half times more in salary than women who do not graduate from high school.

A 1995 report by the Center for Women Policy Studies concurs with these findings and offers powerful evidence of how higher education also provides an effective route out of poverty. Even one year of college reduces the percentage of families living in poverty by more than half. Fifty-one percent of African-American women age twenty-five and older who head households and have twelve years of schooling live below the poverty line. With only one year of postsecondary education, the percentage of those families living in poverty drops to 21 percent. Forty-one percent of families headed by Latinas with twelve years of schooling live in poverty. With one year of college that number drops to 18.5 percent. For white women with only one year of higher education, the percentage of those living in poverty drops from 22 percent to 13 percent.

> I have never before felt such pride in my work. School has shown me options that I never before knew exitsted... and I can see that those choices are available to me.
>
> —Returning student

In addition to the long-range economic benefits of attending college, studies show that college also improves women's self-esteem, increases their children's educational ambitions, and enriches their quality of life. A woman who recently returned to school says, "I have discovered that I am tougher and more ambitious than I thought, and that I am quite capable of reaching high standards. I have never before felt such pride in my work. School has shown me options that I never before knew existed...and I can see that those choices are available to me." For women, college is an economic investment, a personal investment, and a societal investment. The Program On the Status & Education of Women (PSEW) hopes that *Financial Aid: A Resource for Women* will help readers to reap those benefits.

Americans Overestimate the Price of College

Type of Institution	Estimated Tuition	Actual Tuition	Estimated Total Cost	Actual Total Cost
Two-Year Public	$4,206	$1,239	$9,054	$4,236
Four-Year Public (in state)	$9,694	$2,848	$17,259	$7,014
Four-Year Private	$17,897	$12,243	$28,532	$17,612

Source: American Council on Education
"Clueless About College Costs" by Terry W. Hartle, *The Presidency*, Spring 1998

WHERE TO BEGIN

Before looking for financing, learn as much as possible about the educational opportunities available. Read school catalogues, talk to others who have attended the schools, visit the institutions, and ask lots of questions.

In Your Community

Local high schools, colleges, community centers, and religious organizations often offer career planning and guidance services to help students decide where to go to school, which courses to take, and how to apply for financial aid.

Public Libraries

A wealth of information can be found in the form of school brochures and catalogs as well as reference books on scholarships and other financial aid sources in local public libraries.

The Internet

This is a great way to research financial aid, scholarship opportunities, careers, or specific schools. There are sites for nearly every subject imaginable. For women who do not have personal access to the Internet, a local high school, college, or public library may provide that service.

http://www.ed.gov/offices/OPE/agencies.html

Women's Organizations

Groups such as the YWCA, women's centers, women's clubs, and women's committees of professional societies often provide information about educational and career opportunities for women.

State, County, or City Commissions on Women

If there is a commission in the area, its staff members may be able to provide educational and career opportunities for women and recommend other places to obtain information. State commissions are usually located in the state capitol.

State Higher Education Agency

This agency can provide information about state aid, including aid from the State Student Incentive Grant (SSIG) Program, funded by individual states and the U.S. Department of Education, and the Robert C. Byrd Honors Scholarship Program, which provides merit based scholarships to students. To obtain the address and telephone number for the local state agency, call the Department of Education at: 1-800-4-FED-AID or access their web site: http://www.ed.gov/offices/OPE/agencies.html

Learn as much as possible about the educational opportunities available.

Military-Based Education Offices

For students in the military or with family members in the military, the education office at the nearest base can provide many kinds of information regarding educational and vocational opportunities. Information on financial aid, including the Montgomery G.I. Bill, is available there. Also contact the Department of Veteran Affairs by calling: 1-800-827-1000. To find out about the ROTC Program, a scholarship paying for tuition, fees, and books in exchange for military service, call: 1-800-USA-ROTC.

DIFFERENT WAYS TO GET A DEGREE

For a variety of reasons, some women cannot return to school full-time. When looking at schools, ask about part-time and evening classes. Weekend, summer, and extension programs offer the flexibility that many women returning to school need in order to successfully earn their degree. In addition to going full or part-time, for some programs students do not even have to be on campus to take courses. Read below about external degree programs, also called distance learning or correspondence education. Many of these non-traditional programs offer the added benefit of being less expensive ways of gaining an education. Be sure to ask if financial aid is available to part-time as well as full-time students. For some aid programs such as Federal Pell Grant, Work-Study, and Perkins Loan programs, described on pages 6 and 7, there is no credit hour requirement that must be met in order to receive aid. By contrast, for other aid programs such as Direct or FFEL Loans, described on page 7, students must be enrolled at least half time, a minimum of twelve credit hours or eighteen quarter hours per year, to receive aid.

Be sure to ask if financial aid is available to part-time as well as full-time students.

Weekend Colleges

Weekend colleges enable adults to attend classes on campus, usually from Friday evening to Sunday afternoon, several times a month. Often students with a full course load can complete these degree programs in the same amount of time as a full-time student. Weekend colleges can be ideal for women who are employed or who are unable to leave their family responsibilities during the week. In some institutions, dormitory space on campus is available for the weekend, making attending class more convenient for those commuting from a distance.

Summer Programs

Taking classes in the summer may be particularly convenient for parents. They can attend classes while children attend camp or community activities; or classes may coincide with vacation time. An added advantage is that the course is usually condensed into a six- or eight-week period. The casual summer campus atmosphere is a good way to make the transition from the professional world into school. Summer courses may also help build a student's confidence, persuading her to return to school full-time for the fall semester.

Extension Courses

Extension courses cater to students who are unable to go to campus, generally by providing off-campus courses. Usually anyone can register through the continuing education department or the extension division rather than having to go through the admissions process. Courses are frequently scheduled at convenient times for students with work and family responsibilities. Students should make sure to ask about the possibility of transferring credits earned through extension programs into a degree program.

External Degree Programs

An external degree program, also called distance learning, is a degree earned primarily off-campus without traditional classroom instruction. Degrees are earned through a combination of weekend courses,

audio- or video-taped instruction, computer conferencing, and independent study. As technology continues to evolve, many institutions offer web-based classes which allow students to communicate on-line with other students and their instructors. Before beginning a course of study, students meet with a faculty advisor to design a program to meet their individual needs. It is advisable to ask institutions for information on distance learning and search the World Wide Web. Two informative web pages include: http://www.angelfire.com/fl/AtHomeDegrees/ http://members.tripod.com/~lepine

http://www.angelfire.com/fl/AtHomeDegrees/
http://members.tripod.com/~lepine

Non-degree and Certificate Programs

A "non-degree program" is any course of study that does not carry credit or lead to a degree. For women considering returning to school, non-degree programs offer a chance to brush up on basic skills, explore areas of interest, gain confidence in the ability to do college work, and train for a specific job. Non-credit courses may also cost less than for-credit courses and are frequently the most accessible and practical way for some women to continue their education.

Certificate programs usually consist of a series of courses offered in a specific field. Upon completing these programs, students are awarded a certificate attesting to the course work they have completed and professional expertise they have gained. These programs facilitate both career entry or reentry and professional growth. Sometimes it is helpful to call the college placement office to see if certificate holders are finding jobs in their fields.

Explore non-traditional as well as traditional avenues for pursuing college-level work.

CAMPUS VISIT

A campus visit is one of the most important and helpful steps in deciding which educational institution to attend. You should plan your college visit for a weekday when school is in session but avoid registration and exam periods. Call the admissions office to schedule a campus tour and schedule individual meetings with a financial aid officer and someone in the field of study in which you are interested. You should also visit the following offices during your campus visit:

Admissions Office: Obtain school and course catalogues and gather information about tuition, entrance requirements, and housing.

Financial Aid Office: Find out about scholarships, fellowships, loans, federal and state government programs, work-study, and private scholarships. Even if you are not planning to enroll in your local college, you can visit its financial aid office to gather information.

Career Center: Some campuses allow potential students to take advantage of their career planning and placement services.

Reentry Programs: Adults returning to school can often participate in special campus orientation programs, study skills workshops, academic and personal counseling, discussions of financial aid opportunities, and obtain lists of available child care centers.

Child-Care Center: Some schools operate a child-care center on campus.

Other Offices: Students may want to visit the office of minority affairs, the women's center, or religious centers.

While on campus explore all that you can to learn about the school environment and financing your education. For example, read bulletin boards about activities, notice student interactions, visit the library, computer laboratories, and the dining hall.

GETTING CREDIT THROUGH TESTING

The following section offers ways for students to obtain credits towards their degree. At some institutions students can gain academic credit by describing previous volunteer or paid work, by taking a test, or by transferring credit from previous schooling. These options allow students to save time and money.

Advanced Placement Program (AP Program)

This program allows students to take college-level courses while still in high school. Depending on the school's policy and test scores, it is possible to obtain college credit for Advanced Placement courses. According to the College Board, more than half of all high schools now participate in the Advanced Placement Program. To request publications about the Advanced Placement Program contact: AP Order Services, P.O. Box 6670, Princeton, NJ 08541-6670, 609-771-7243. For test dates and other information contact: The College Board Advanced Placement Program, 45 Columbus Ave., New York, NY 10023-6992; phone: 1-888-CALL-4-AP; e-mail: apexams@ets.org

"My dream to receive a four-year degree no matter what my age is coming true."

—A Charlotte Newcombe Scholar

General Education Development (GED)

The GED program offers a series of tests to enable adults to earn a high school equivalency diploma. The tests are multiple choice and consist of five subject areas (writing, social studies, science, reading, and mathematics). Additionally, there is a timed essay used to measure writing skills. Tests are designed to measure the major and lasting academic outcomes normally associated with a high school education. Colleges and universities have their own policies about how to use the GED certificate in the admissions process. Some accept their state's minimum scores, while others, especially private schools, require higher scores. The GED tests can be taken in English, French, Spanish, braille, large print, or on cassette tapes. For more information visit the American Council on Education's GED web site: http://www.acenet.edu/programs/calec/ged/home.html or contact them at: One Dupont Circle, NW, Washington, DC 20036; phone: 202-939-9313. Order free publications by contacting: GED Fulfillment Service, P.O. Box 261, Annapolis Junction, MD 20701; phone: 301-604-9073.

http://www.acenet.edu/programs/calec/ged/home.html

Credit by Examination

Students can save considerable time working towards a degree by "testing out" of courses in which they already possess a body of knowledge. The most commonly used standardized test for obtaining credit is the College Level Examination Program (CLEP), developed by the College Entrance Examination Board. However, not every school awards credit for scores earned on CLEP tests. To obtain a free copy of the publication which lists colleges and universities accepting CLEP tests and providing information on how to take the tests, contact College Level Examination Program, P.O. Box 6600, Princeton, NJ 08541-6600; phone: 609-771-7865; e-mail: clep@ets.org

CAMPUS CHECKLIST: FIND OUT THESE FACTS

- ❑ What programs are available in your field of interest? What is the school's reputation and what are the career opportunities in this area?
- ❑ What is the deadline for admissions applications?
- ❑ Are any exams required before enrolling, for example, the Scholastic Aptitude Test (SAT), or the American College Testing Assessment (ACT)?
- ❑ What does tuition cost? Room and board? Books and supplies?
- ❑ What kind of financial aid is available?
- ❑ When are financial aid applications due?
- ❑ How long will it take to complete the program of study (full- or part-time)?
- ❑ Will credits earned through previous course work transfer?
- ❑ Is credit available for experiential learning or volunteer work?
- ❑ Is the school within convenient commuting distance? How expensive will it be to travel to and from the school?
- ❑ Does the institution provide career counseling, child care, housing, parking, refresher or basic skills courses and workshops?
- ❑ What type of job placement services does the institution offer?

Experiential Learning Credits

Some colleges and universities offer credit for "learning through life experience." The focus is on *what* is learned rather than *where* or *how* it is learned. Community and volunteer activities, job experience, homemaking, travel, non-credit courses, workshops, seminars, and independent study are all activities for which one may be able to earn college credit. Individual institutions determine how students obtain credit. Many schools will require students to develop a portfolio demonstrating that what they learned through experience is equivalent to what a student enrolled in class learned. Introductory courses in business, journalism, communications, writing, and some technology courses are generally the types of courses for which students can earn experiential learning credits. At the undergraduate level, there is usually a limit to the number of experiential learning credits that can be awarded. Experiential learning credits are rarely available at the graduate level.

"Financial aid will enable me to continue with my academic endeavors in order to achieve my goal to be self-supporting. It proves that for every apparent obstacle there are avenues that are available to overcome the obstacles."

—A Charlotte Newcombe Scholar

PAYING FOR EDUCATION

The cost of obtaining a degree can vary widely depending on what type of institution you attend. In general, state institutions are less expensive than private ones in both four-year and two-year programs. However, these low tuition rates generally apply only to in-state residents and costs for out-of-state residents may be considerably higher. In some states, public colleges charge the lower in-state tuition rates to military personnel and their families living temporarily in the state. Public two-year colleges tend to be much less expensive than four-year colleges. Private junior colleges generally cost more than public ones. Fees can vary widely, so it pays to do research.

Institutional Aid

In addition to the Federal Financial Aid programs that are described in the following sections, students must check with their school's financial aid office. There may be additional forms to fill out as well as additional sources of funding available through the school. Some schools discount tuition if more than one family member attends. Some match scholarships from outside sources, and some have tuition installment payment plans. Also check with the head of the academic department selected for studies. Some departments have their own scholarships or prizes to award to students. For members of a minority group, the financial aid office or the school's minority affairs office can provide information on aid for minority students. Financial aid offices deal with thousands of students, so it is important to apply for aid early and check back with the financial aid office on the progress of the aid application.

State Student Assistance

Every state has a program of grants, scholarships, and loans for residents attending college in that state. It is the student's responsibility to apply. Call the state education department or higher education coordinating agency to find out how to qualify, what programs are available, and how to apply. For the address and telephone number of a state agency, see the financial aid administrator or call the U.S. Department of Education, 1-800-4-FED-AID.

Private Scholarships

In addition to federal and state aid, millions of dollars in private scholarship money are awarded each year. Corporations often offer scholarships or tuition benefits to their employees or their employees' children. Many labor unions offer tuition benefits and scholarships to members and their families. Contact the local chamber of commerce for a list of community groups that may offer financial aid.

The Military

For students interested in military training, the Army, Air Force, and Navy Reserve Officer Training Corps (ROTC) College Scholarships offer money for school in return for six years of military service, four of which must be on active duty. Call 1-800-USA-ROTC for more information.

FEDERAL FINANCIAL AID

By completing the FAFSA, students are eligible for federal financial aid programs including Pell Grants,

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Direct and FFEL Stafford Loans, Perkins Loans, and Work-Study. A grant is money given to the student that does not need to be repaid, whereas a loan will have to be repaid when the student has graduated.

Students should obtain *The Student Guide*, a free guide to federal financial aid, provided by the U.S. Department of Education. To request this booklet call 1-800-4-FED-AID or visit their web site: http://www.ed.gov/prog_info/SFA/StudentGuide for more information.

http://www.ed.gov/prog_info/SFA/StudentGuide

Applying for Federal Financial Aid

Students must complete the Free Application for Federal Student Aid, or FAFSA, to determine the amount of assistance they will receive. Students can receive a FAFSA by calling 1-800-4-FED-AID and will need their tax information from the previous year to complete the form. The FAFSA asks about the student's family size, the number of family members in college, and family income and assets. Also at this time a student's dependency status will be determined. To be considered an independent student one must meet the following conditions: be at least twenty-four years old, or be married, or enrolled in graduate or professional school, have legal dependents, be an orphan or ward of the court, or be a veteran of the U.S. Armed Forces. Independent students complete the FAFSA using their own tax information. If a student does not meet these requirements, she is considered a dependent student whose parents or legal guardians are expected to help pay her educational costs. In the case of a dependent student, the parents or legal guardians must complete the FAFSA by supplying their tax information. Even when the parents or legal guardians fill out the FAFSA application, the financial aid still goes to the dependent student.

A grant is money given to the student that does not need to be repaid, whereas a loan will have to be repaid when the student has graduated from college.

The FAFSA can be completed as early as January 1, when applying for aid for the following fall semester, but it must be completed by June 30. It is best to apply for financial aid as soon after January 1 as possible. Approximately three weeks after completing the FAFSA, students will receive a Student Aid Report (SAR), which summarizes their financial aid information and reports the student's Expected Family Contribution (EFC). Financial need is determined by calculating the difference between a student's total yearly educational costs and the amount of money that the student or family is expected to contribute towards educational expenses. Included in determining the cost of attendance are tuition, books and supplies, room and board, travel costs, and some personal expenses (Financial Need=Total Yearly Educational Expenses—Expected Family Contribution). Even though the cost of tuition varies widely from institution to institution, a student's expected family contribution stays the same. For example, if a family's EFC is $5,000, they will be expected to contribute $5,000 towards tuition fees, whether they are $8,000 or $15,000.

Federal Pell Grants

These grants were created in 1972 to help low-income students to continue their education. In the early 1980's the program grew to assist middle-income students as well. The maximum grant award for the 1997-98 school year was $2,700. The school either credits the funds directly to the student's account or pays the student directly. This money is a grant and therefore does not have to be repaid.

Direct and Federal Family Education (FFEL) Stafford Loans

In the Direct Loan program, the U.S. Government is the lending institution, and for an FFEL Stafford Loan, the lending institution is a bank, credit union, or other participating lender. Other than this difference in lenders, the loans are the same. The FFEL loan is used if the school does not participate in the Direct Loan Program. Loans may or may not be based on financial need. Need-based loans are provided to low-income students. These loans are subsidized, meaning that no interest is charged to the student until repayment of the loan begins, generally after graduation. Unsubsidized loans are not need-based and interest is charged immediately. A dependent undergraduate student can borrow up to $2,625 for the first year of school, up to $3,500 for the second year, and up to $5,500 for the third year. An independent undergraduate student can borrow up to $6,625 for the first year (only $2,625 of which can be subsidized), up to $7,500 for the second year (only $3,500 of which can be subsidized), and up to $10,500 for the third year (only $5,500 of which can be subsidized). The interest rate on these loans is adjusted on July 1 of each year, but will never exceed 8.25 percent. Students must be enrolled at least half time to be eligible for these loans. Half time enrollment equals at least twelve semester hours or eighteen quarter hours per year.

In the Direct Loan program, the U.S. Government is the lending institution, and for an FFEL Stafford Loan, the lending institution is a bank, credit union, or other participating lender.

Federal Perkins Loans

Approximately 83 percent of students receiving Perkins Loans are from families with yearly incomes of $30,000 and below, and approximately 25 percent of the students receiving the loans have a yearly family income of $18,000 or less. Perkins Loans have a low interest rate of 5 percent. The school administers the loan principally using government funds, although the school does contribute too. Students can borrow up to $3,000 per year of undergraduate study, but may not borrow more than $15,000 total. The student repays this loan to her school.

Federal Work-Study

This program provides a minimum wage or sometimes higher paying job for students with financial need. Students are paid by the hour and must receive a paycheck at least once a month. The amount a student can earn cannot exceed her total work-study award. The maximum award for the 1997-98 school year was $1,500. When assigning hours, the employer or financial aid administrator looks at the student's class schedule and academic process. Most students work approximately ten hours per week. The job can be on or off-campus, but if it is off-campus, it must be serving the public interest. For example, many off-campus work-study jobs are with non-profit agencies. The majority of students opt for on-campus jobs because of the convenience. Many on-campus work-study jobs also offer valuable work experience that can expand the student's range of skills and make a student's resume more impressive. Such jobs can also provide the student with a useful on-campus contact to serve as a reference for future employment.

TAX CREDITS

The Taxpayer Relief Act of 1997 provides for the following tax credits:

Hope Scholarship

The Hope Scholarship allows families with dependent students enrolled in their first or second year of college to earn up to $1,500 in the form of a tax credit. To be eligible a family must pay taxes and owe taxes for the year. To receive a credit, the adjusted gross income, or AGI, for a single filer must be less than $50,000 and for joint filers the AGI must be less than $100,000. Independent students may also claim the tax credit if they meet the income requirements. According to the IRS internet home page, there will

be information on how to claim the credit accompanying tax forms. The taxpayer will have to include the student's taxpayer identification number, or TIN, on the return, and the educational institution will be required to provide information regarding tuition and other expenses. The IRS maintains a web page with frequently asked questions and answers about the Hope Scholarship which can be accessed at: http://www.irs.treas.gov/hot/ not97-60.html

Lifetime Learning Credit

The Lifetime Learning Credit is for college juniors, seniors, graduate students, and working adults who are upgrading their job skills. The program provides a tax credit of up to 20 percent of the first $5,000 in tuition expenses through 2002 and 20 percent of the first $10,000 of tuition expenses thereafter ($1,000 up to 2002 and $2,000 thereafter). The credit can be claimed for almost any postsecondary education or training including graduate and professional school. The adjusted gross income (AGI) for a single filer must be less than $50,000 a year, and for joint filers the AGI must be less than $100,000. According to the IRS home page, there will be information on how to claim the credit accompanying tax forms. The taxpayer will have to include the student's taxpayer identification number, or TIN, on the return, and the educational institution will be required to provide information regarding tuition and other expenses. The IRS maintains a web page with frequently asked questions and answers about the Lifetime Learning Credit which can be accessed at: http://www.irs.treas.gov/hot/not9760.html

WHEN APPLYING FOR FINANCIAL AID

- ❑ Make sure you take advantage of all the services offered by the financial aid office at your school or the schools to which you are applying. This office can usually provide information on federal, state, and school-sponsored scholarship, grant, and loan programs. The office can offer additional financial counseling services.
- ❑ Financial aid planning should begin as soon as possible. The FAFSA should be completed as soon after January 1 as possible in order to receive aid for the following fall semester.
- ❑ When applying for admission to a school, request an application for financial aid at the same time. *Note deadlines:* scholarship application deadlines may fall earlier than admissions deadlines.
- ❑ When calculating college cost, remember to include not only tuition, but books, housing, food, transportation, health costs, child care, recreation, and other fees. Many financial aid offices provide worksheets to help students determine what they will realistically spend in college.
- ❑ Read, understand, and keep copies of all forms that you are asked to sign.
- ❑ When choosing a school, think ahead. Most schools raise their tuition and fees each year. Check with prospective schools to find out the size of recent cost increases in estimating the cost of your degree.
- ❑ Fill out the financial aid application forms completely and accurately.
- ❑ *Meet the deadlines!* A late application could cause you to lose aid for which you may otherwise be qualified.
- ❑ Follow up with your financial aid office. They are dealing with thousands of students, so be assertive when you need help or have questions.

BEST COPY AVAILABLE

A SELECTED LIST OF SCHOLARSHIPS AND GRANTS

This section is a guide to selected financial aid resources. While it is not an exhaustive list of available aid, it gives women students an idea of the broad range of sources of financial aid offered. Some resources are geared to specific populations, such as members of a minority group, a specific area of study, or older women; some are open to both sexes. Some major specific scholarships are also for minority students, and scholarships for minority students often have other requirements. Read each description carefully and contact organizations for more information.

To obtain independent scholarships students will have to be proactive and aggressive. Hundreds even thousands of other students want and need the same scholarship money. It takes time and effort to discover scholarships for which you match the criteria and then additional time to apply for them. Students will need one form letter which requests scholarship information from the organization. These letters should be typed. Be sure to include your address in the letter. You should also include a self-addressed stamped envelope with your letter. It is not necessary to mail out your resume, transcripts, recommendation letters, or other information at this point; save those for the actual application (see sample letter, page 23.)

UNDERGRADUATE SCHOLARSHIPS

American Chemical Society Scholars Program, *Department of Minority Affairs, 1155 16th Street, NW, 20036; phone: 1-800-227-5558 ext. 6250; e-mail: scholars@acs.org; URL: www.acs.org*

ACS provides merit and need based scholarships to African American, Hispanic, and American Indian students pursuing two or four year degrees in chemistry, biochemistry, or chemical engineering.

American Institute of Architects, *1735 New York Avenue, NW, Washington, DC 20006-5292; phone: 202-626-7300*

The institute offers a variety of scholarships for those entering architecture programs, currently enrolled in architecture programs, or pursuing postgraduate or professional degrees in architecture. Contact them to request information.

American Political Science Association, *1527 New Hampshire Avenue, NW, Washington, DC 20036; phone: 202-483-2512; http://www.apsanet.org*

Scholarships are for or Black and Latino students majoring in political science. The scholarships give priority to those entering graduate school. Applicants must demonstrate financial need. Application deadline is December 1.

Educational Communications Scholarship Foundation, *721 N. McKinley Road, P.O. Box 5012, Lake Forest, IL, 60045-5012; phone: 847-295-6650; fax: 847-295-3972; e-mail: scholar@ecsf.org*

The Foundation awards 200 scholarships of $1,000 each to high school students with a GPA of "B" or better. Requests for applications must be received by March 15 and should include the student's name, permanent home address, city, state, zip code, name of school, approximate grade point average, and year in school. Winners are selected on the basis of grade point average, achievement test scores, leadership qualifications, work experience, evaluation of an essay, and with some consideration for financial need.

Harry S. Truman Scholarship Foundation, *712 Jackson Place, NW, Washington, DC 20006; phone: 202-395-4831; URL: www.truman.gov*

Truman scholarships are for students who want to work in government or public service careers. Applicants must be at least college juniors and enrolled full-time. Students must be nominated by their school.

Hispanic College Fund, Inc., *One Thomas Circle, NW, Suite 375, Washington, DC 20005; phone: 202-296-5400;* fax: 202-296-3774; URL: *http://hispanic-fund.org/scholar.html*

Hispanic College Fund provides financial assistance for students who have been accepted or are enrolled as full-time students studying a career in business. Acceptable majors are management, communications, human resources, marketing, psychology, architecture, and computer science. Students must have at least a 3.0 GPA, demonstrate financial need, be of Hispanic origin, and be living in the United States.

MANA-A National Latina Organization, *1725 K Street, NW, Suite 501, Washington, DC 20006; phone: 202-833-0060; fax: 202-496-0588*

The Raquel Marquez Frankel Scholarship Fund gives financial assistance to Hispanic women students at the undergraduate or graduate level who are enrolled in a college, university, community college, or vocational program. Applicants are judged on academic achievement, financial need, personal qualities, and commitment to Hispanic women's progress and development. Scholarships range from $200 to $1,000. There is a $10 processing fee. Send a self-addressed stamped envelope to receive application materials.

National Action Council for Minorities in Engineering (NACME), *Empire State Building, 350 5th Avenue, Suite 2212, New York, NY 10118-2299; phone: 212-279-2626; fax: 212-629-5178*

Write for information on their scholarships for minorities in engineering.

National Association of Colored Women's Clubs and Youth Affiliates, *5808 16th Street, NW, Washington, DC 20011; phone: 202-726-2044*

Hallie Q. Brown Scholarship Fund provides scholarships in even-numbered years only, and students must be nominated by a member of the club to be eligible for the scholarship. Clubs are located all over the country, and you should contact your local chapter for more information.

Photo by Ken Wittenberg, 1993.

National Association of Negro Business & Professional Woman's Clubs (NANBPWC), *1806 New Hampshire Avenue, NW, Washington, DC 20009; phone: 202-483-4206; fax: 202-462-7253*

Recipients must be graduating high school seniors or students enrolled in an accredited college or university, have at least a 2.5 GPA, be full-time students, and be United States citizens. Applicants must submit two letters of recommendation and official high school or college transcript along with an application. Female and male students are eligible. For more information and to receive an application, enclose with the request a self-addressed stamped envelope. Application materials are due by March 31.

National Hispanic Scholarship Fund, *Selection Committee, 1 Sansome Street, Suite 1000, San Francisco, CA 94104; phone: 415-445-9930; e-mail: Nhsfinfo@nhsf.org; URL: http://www.nhsf.org*

The General Scholarship is for an undergraduate or graduate student who has completed at least 15 credit hours towards an undergraduate degree. Recipients must be Hispanic, a U.S. resident, and have at least a 2.5 GPA. Scholarships are $500 and higher. The High School Scholarship is for high school seniors who plan to attend college the following year. Recipients must be Hispanic and be a U.S. citizen. Applications are available from August 3 thru Oct. 9 and the application deadline is October 15. To receive an application, send a self-addressed stamped business size envelope.

National Technical Association, Inc., *6919 North 19th Street, Philadelphia, PA 19126; phone: 215-549-5743; URL: www.huenet.com/nta/*

Scholarships in the amount of $1,000 are awarded annually to high school seniors who are continuing to college and are majoring in science. Applications are due by April 1.

OCA Avon College Scholarship, *1001 Connecticut Avenue, NW, Suite 707, Washington, DC 20036; phone: 202-223-5500; fax: 202-296-0540; e-mail: oca@ari.net*

The program awards 10-18 one-year, non-renewable scholarships for female Asian Pacific American high school students. Send a self-addressed stamped envelope for more information.

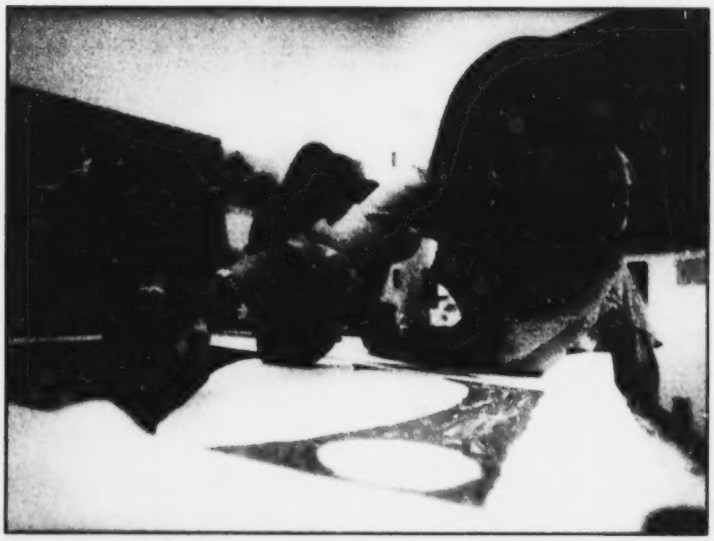

Photo by Bruce Cook, 1987.

Society of Women Engineers, *120 Wall Street, 11th floor, New York, NY 10005-3902; phone: 212-509-9577; fax: 212-509-0224; e-mail: 71764.743@compuserve.com*

SWE offers several undergraduate scholarships for engineering or computer science majors. Awards range from $200 to $5,000 per year. They also offer three reentry scholarships specifically for women who have been out of school for at least two years. Contact SWE for application materials.

Thurgood Marshall Scholarship Fund, *100 Park Avenue, New York, NY 10017; phone: 212-878-2221; fax: 212-878-2988*

The fund awards four-year merit scholarships to freshmen attending one of the thirty-eight historically black public colleges and universities as a full-time student. Students must have a high school GPA of 3.0 or greater, a combined SAT score of 1100 or more, or an ACT score of twenty-five or greater. They must also be recommended by their high school, be a United States citizen, and maintain at least a 3.0 GPA while in college. Interested students must apply through one of the participating colleges and universities through an on-campus TMSF Coordinator. The New York office does not distribute scholarship applications but can send a brochure listing the participating institutions.

The William E. Simon Foundation, *310 South Street, Morristown, NJ 07962; phone: 973-898-0290*

The Foundation provides scholarships and fellowships to academically qualified students in need of financial help. Applicants should write letters of inquiry to the foundation giving a concise description for the use of the desired funding.

Zeta Phi Beta Sorority Inc., *1734 New Hampshire Avenue, NW, Washington, DC 20009; phone: 202-387-3103*

The sorority provides financial assistance to African American women who are enrolled or

intending to enroll in postsecondary education in the United States. To be eligible for scholarship awards, women must be recommended by a member of Zeta Phi Beta Sorority.

REENTRY SCHOLARSHIPS

Association on American Indian Affairs, Inc., *P.O. Box 268, Sisseton, SD 57262-0268; phone: 605-698-3998; fax: 605-698-3316*

The Displaced Homemaker Scholarship provides up to three years of assistance to augment educational, living, child care, and transportation expenses for women returning to school. Recipients must be at least 25 percent American Indian and the head of the household, a single parent, or a displaced homemaker. The organization also has $850-$300 available for emergency aid situations. Contact the association to request an application.

Business and Professional Women's Foundation, *2012 Massachusetts Avenue, NW, Washington, DC 20036; phone: 202-293-1200*

The New York Life Scholarship awards $1,000 to women at least twenty-five years old within twelve to twenty-four months of completing their undergraduate degree in a health field. Avon Scholarships are for California residents who are at least twenty-five years old and studying business or a related field. The Career Advancement Scholarship provides $500 to $1,000 to women who are at least thirty who are pursuing a career in education, science, computer science, engineering, as a paralegal, or in a related field. WYETH-AYERST Scholarships are available to women pursuing graduate studies in health management, or business. Students should send a self-addressed double-stamped business size envelope to receive application materials.

Charlotte W. Newcombe Foundation, *35 Park Place, Princeton, NJ 08542-6918; phone: 609-924-7022*

Colleges and universities in New Jersey, Pennsylvania, Maryland, Delaware, New York, and the District of Columbia are responsible for administering the Newcombe Foundation scholarships for mature women and for disabled women. For the mature women scholarship, students must be at least 25 years old, and for both scholarships applicants must demonstrate financial need and have completed at least half of the credits needed to obtain their undergraduate degree. Students must see their college or university for application materials. The Newcombe Foundation does not supply application materials.

Photo by Joe Pineiro, 1995.

Soroptimist International, *Two Penn Center Plaza, 1000, Philadelphia, PA 19102-1883; phone: 215-557-9300; fax: 215-568-5200; e-mail: siahq@voicenet.com*

Soroptimist International provides awards to women heads of household who have been accepted or are currently enrolled in an undergraduate, technical, or vocational program. Send a self-addressed stamped envelope to the above address to receive application materials and contact information for your local soroptimist chapter. Applicants who win local awards are then eligible for the regional and national award program. The award money does not have to be used for tuition; it can be used for child care, rent, or other expenses.

GRADUATE STUDENTS

American Association of University Women, *2201 North Dodge St, Dept. 60, Iowa City, IA 52243-4030; phone: 319-337-1716; URL: http://www.aauw.org*

AAUW offers 7 different fellowships and grants mainly for women graduate students or doctoral candidates. Application materials are available between June and August, and it is best to call or visit their web site to determine for which fellowships or grants you may be eligible.

Fellowship on Women and Public Policy, *Center for Women in Government, Attention: Fellowship Program Coordinator, Draper Hall Room 302, SUNY at Albany, Albany, NY 12222; phone: 518-442-3900; fax: 518-442-3877*

The fellowship enables graduate students to develop public policy specialties concerning women. Applicants must have completed twelve graduate credits at a college or university in New York State. The stipend is $9,000 for the seven-month fellowship. Applications are due at the end of May.

National Women's Studies Association, 7100 Baltimore Avenue, Suite 301, College Park, MD 20740; phone: 301-403-0525; fax: 301-403-4137

NWSA offers two scholarships. The first is a $500 award for someone doing research or writing a Master's thesis or Ph.D. dissertation in Lesbian Studies. The other is a $500 award to a graduate student whose area of research is Jewish Women's Studies. Contact NWSA for application materials. Applications are due in mid-February.

Women's Research Education Institute, *1250 New York Ave, NW, Washington, DC 20006; phone: 202-628-0444, fax: 202-628-0458*

The applicant must be enrolled in graduate school and have completed at least one semester. Women spend a year working in a Congressional office, receive a stipend of $11,500, and may receive course credit.

Photo by Doug Miller, 1992.

ADDITIONAL RESOURCES

WEB SITES

If you have access to the Internet, it is a great source of information. Try the following web addresses and conduct your own searches for more information.

http://www.studentservices.com/fastweb

FastWEB Scholarship Search boasts of being the Internet's largest free scholarship search. Students can enter personal information such as race, ethnicity, hobbies, and religious affiliation. FastWEB lists scholarships for which students are eligible. The site also provides information about the U.S. Department of Education's student financial aid programs.

http://www.dreamscape.com/frankvad/free.financial.html

On the Virtual Free Financial Aid page, students can ask questions about financial aid, email colleges, and visit their homepages. Students can also access links to an institution's homepage as well as other financial aid and higher education sites.

Http://web.fie.com/web/mol/

Minority On-Line Information Service (MOLIS) allows users to research minority institutions by state, find information about historically and predominately black colleges and universities, Hispanic serving institutions, tribal colleges and universities, and other minority institutions. Additionally, students can search for scholarships and fellowships through this web site.

http://cnct.com/home/ijblack/BlackExcel.shtml

BLACK EXCEL is a service providing college admissions help and scholarship information to African American students and their families.

BOOKS

Try finding these and other books in your school's financial aid office or career center, the reference section of your public library, or order them directly from the publisher.

Directory of Financial Aid for Women, 1997-1999, by Gail Ann Schlachter. This is an excellent source of information about scholarships, fellowships, loans, grants, awards and internships for women. $45.00. Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762; phone: 916-939-9620; fax: 916-939-9626; e-mail: Findaid@aol.com

Scholarships, Fellowships, and Loans, edited by Valerie Webster and Tyra Phillips. This book provides information on thousands of financial aid opportunities. Information is broken down by field of study, sponsor, and legal residence. $161.00. Gale Research Inc., 835 Penobscot Bldg., Detroit, MI 48226-4094; phone: 1-800-877-4253.

Financial Aid for African Americans, 1997-1999, by Gail Ann Schlachter and R. David Webster. This book provides detailed descriptions of the scholarships, fellowships, loans, grants, awards, and internships available to African Americans. Nearly 2,000 funding opportunities are identified. $35.00. Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762; phone: 916-939-9620; fax: 916-939-9626; e-mail: Findaid@aol.com

Financial Aid for Asian Americans, 1997-1999, by Gail Ann Schlachter and R. David Webster. More than 1,500 funding opportunities for Asian Americans are listed in this text. There is also an annotated bibliography of other important directories for Asian American students. $32.50. Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762; phone: 916-939-9620; fax: 916-939-9626; e-mail: Findaid@aol.com

Financial Aid for Hispanic Americans, 1997-1999, by Gail Ann Schlachter and R. David Webster. This index provides more than 1,700 scholarships, fellowships, loans, grants, awards, and internships for Hispanic Americans. $35.00. Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762; phone: 916-939-9620; fax: 916-939-9626; e-mail: Findaid@aol. com

Financial Aid for Native Americans, 1997-1999, by Gail Ann Schlachter and R. David Webster. Detailed information on nearly 2,000 funding opportunities for American Indians, Native Alaskans, and Native Pacific Islanders (including Native Hawaiians and Samoans) is provided in this new directory. $35.00. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070; phone: 916-939-9620.

Money for College: A Guide to Financial Aid for African American Students, by Erlene B. Wilson. This resource lists awards offered by individual colleges and universities by area of study and lists scholarships offered by associations, national organizations, and governmental agencies. $15.95. Penguin Books, 375 Hudson Street, New York, NY 10014.

Chronicle Financial Aid Guide, published by Chronicle Guidance Publications. This book details over 1,000 sources of financial aid and recommends other helpful guides. $22.47 plus $2.25 shipping. Chronicle Guidance Publications, 66 Aurora Street, P.O. Box 1190, Moravia, NY 13118-1190; phone: 1-800-622-7284.

The Big Book of Minority Opportunities, edited by Elizabeth A. Olson. This reference book cites over 4,000 organizations which can help women with educational and career planning. A major section of the book covers financial aid opportunities for women in various major fields and describes scholarships offered by professional organizations, government agencies, and individual colleges and universities. $39.95. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; phone: 301-946-2553.

Dollars for College: The Quick Guide to Financial Aid, edited by Elizabeth A. Olson. This series includes guides about funding opportunities for Art, Music, and Drama; Business and Related Fields; the Disabled; Education; Engineering; Journalism and Mass Communication; Law; Liberal Arts, Humanities and Social Science; Medicine, Dentistry, and Related Fields; Nursing and Other Health Fields; Science; and Women in All Fields. It provides information on financial aid programs, recommends other useful books, and lists related associations. $7.95 each or $60.00 for all twelve plus $1.50 shipping regardless of number of books ordered. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; phone: 301-946-2553.

Financial Aid for Minority Students. This series includes publications for minority students in Business and Law; Education; Engineering and Science; Health Fields; Journalism and Mass Communications; and students with other majors. Booklets are revised every 18 months and offer approximately 300 scholarship and internship listings. $5.95 each or $30.00 for set of six plus $1.50 for shipping regardless of the number of books ordered. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; phone: 301-946-2553.

Need a Lift? This resource, published by the American Legion, lists hundreds of scholarship programs offered by various American Legion state associations as well as by private and public organizations. The book also recommends websites, other publications on financial aid, and a directory of associations which distribute career materials. $3.00. National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206.

The Journalist's Road to Success: A Career and Scholarship Guide, published by the Dow Jones Newspaper Fund. This book is for high school or college students who are interested in journalism careers. The guide lists more than 400 colleges that offer news-editorial journalism majors, lists hundreds of scholarships for the study of news-editorial journalism, and tells students how to prepare for a newspaper career. $3.00. Dow Jones Newspaper Fund, P.O. Box 300, Princeton, NJ 08543-0300; phone: 1-800-369-3863; e-mail: newsfund@wsj.dowjones.com; UPL:www. dowjones.com/newsfund

Chronicle Two-Year College Databook, edited by Stephen D. Thompson. This compendium lists over 2,400 two-year colleges, and two-year occupational, associate, and transfer programs. It includes each institution's address, phone number, tuition, financial aid programs, and enrollment statistics. Chronicle Guidance Publications, 66 Aurora Street, P.O. Box 1190, Moravia, NY 13118-1190; phone: 1-800-622-7284.

Chronicle Four-Year College Databook, edited by Stephen D. Thompson. This compendium lists over 2,125 four-year colleges and universities, their mailing and Internet addresses, phone numbers, costs, financial aid programs, and enrollment. It also offers information on majors and admissions requirements of schools. Chronicle Guidance Publications, 66 Aurora Street, P.O. Box 1 190, Moravia, NY 13118-1190; phone: 1-800-622-7284.

College Credit Without Classes: How to Obtain Academic Credit for What You Already Know, by James Carroll. This book lists more than 2,500 colleges and universities that grant academic credit for life learning. This can reduce the time it takes to receive a degree and save in tuition costs. Non-classroom learning must be carefully documented, however, and the author has taught hundreds how to best present their qualifications. $13.95. Garrett Park Press, P.O. Box 190, Garrett Park, MD 20896; phone: 301-946-2553.

The Distance Education and Training Council publishes a free brochure which lists accredited home study schools and cites subjects in which they offer instruction. The Distance Education and Training Council, 1601 18th Street NW, Washington, DC 20009.

Distance Learning Programs 1999. This publication gives students full details of over 1,000 degree and certificate programs available from nearly 900 accredited colleges. $26.95. Petersons, 202 Carnegie Center, Princeton, NJ 08540; phone: 1-800-338-3282; URL:http://www.petersons.com

The Independent Study Catalog. The catalog lists information on correspondance courses offered nationwide. $21.95. Petersons, 202 Carnegie Center, Princeton, NJ 08540; phone: 1-800-338-3282; URL:http://www.petersons.com

Foundation Grants to Individuals. Published by The Foundation Center, this is a guide to over 1,250 foundations offering scholarships to undergraduate students, graduate students, and others. $65.00. The Foundation Center, 79 Fifth Avenue, New York, NY 10003; 212-620-4230.

Scholarships and Loans for Nursing Education. Published by the National League for Nursing, this resource lists fellowships, traineeships, grants, and special awards as well as scholarships and loans. $16.95. National League for Nursing, 61 Broadway, New York, NY 10006; 1-800-669-9656.

College Athletic Scholarship Guide. The Women's Sports Foundation and Ocean Spray publish this guide which offers advice and contact information for schools offering sports scholarships for women. The guide is free. Women's Sports Foundation, Eisenhower Park, East Meadow, NY 11554; phone: 1-800-227-3988; e-mail: wosport@aol.com; URL: http://www.lifetimetv.com/WoSport

Peterson's Sports Scholarships & College Athletic Programs. This publication is a college-by-college, sport-by-sport guide to the $400 million awarded in thirty-two men's and women's sports. $24.95. Petersons, 202 Carnegie Center, Princeton, NJ 08540; phone: 1-800-338-3282; URL:http://www.petersons.com

College Money Handbook 1999. This sourcebook is a comprehensive financial aid resource that comes with the Access Advisor CD to estimate costs, explore payment options, and conduct a college search based on financial aid criteria. $26.95. Petersons, 202 Carnegie Center, Princeton, NJ 08540; phone: 1-800-338-3282; URL:http://www.petersons.com

Financing Graduate School. This book offers advice to students on securing assistantships, fellowships, loans, and internships. $16.95. Petersons, 202 Carnegie Center, Princeton, NJ 08540; phone: 1-800-338-3282; UPL:http://www.petersons.com

Peterson's Scholarships, Grants & Prizes 1999. Providing sources of financial aid for which anyone can apply, this guide directs students to over $2.5 billion in private aid which is comprised of 800,000 individual financial aid programs. $26.95. Petersons, 202 Carnegie Center, Princeton, NJ 08540; phone: 1-800-338-3282; URL:http://www.petersons. com

SAMPLE LETTER REQUESTING SCHOLARSHIP INFORMATION

Letters requesting information should be typed. If you do not have access to a computer or typewriter, your public library probably has one you can use. If you are using a computer, you can type the information once and then copy and paste it onto new documents. You will simply need to change the organization's address for each letter rather than retyping the entire document. Use this sample letter as a guide, and customize it as desired.

Your Address
City, State, Zip Code
Date

Organization Name
Address
City, State, Zip Code

To whom it may concern:

I am thirty-two years old, working part-time, and enrolled in an undergraduate degree program (*or*, I am a high school junior planning to continue to college.) *Here insert one sentence to describe your circumstances and any special characteristics which may qualify you for additional money. For example, mention if you are a minority or an older woman, but it is not necessary to write more than one sentence. You will have the opportunity to tell more about yourself on the application form.*) Please send me information and application materials on the financial aid programs that your institution sponsors. I have enclosed a self-addressed stamped envelope to facilitate this process.

Thank you for your assistance.

Sincerely,
(Space 4 times and sign your name in this space)

Type your name

Association
of American
Colleges and
Universities

AAC&U

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http://www.aacu-edu.org